

IN THE CLAIMS

Please amend the claims as follows:

1-51. (Cancelled)

52. (Currently Amended) A method comprising:

a law firm having at least one first account for paying at least some expenses incurred by the law firm;

the law firm using at least one second account to pay out-of-pocket costs incurred for one or more clients of the law firm, wherein at least some of the out-of-pocket costs are financed, and payments are specified for payment using a computer;

determining, using a computer, an associated expense for each of at least some of the financed out-of-pocket costs, wherein the associated expense

i) includes a finance charge that is at least in part dependent on financing the out-of-pocket cost for a period of time, wherein the period of time at least in part includes a portion that occurs after the date of invoicing the client for the respective out-of-pocket cost, and further wherein the duration of the period of time is at least in part determined based on a length of time between billing and collection for the law firm;

ii) and is determined substantially at the same time the corresponding out-of-pocket cost is specified to be paid; and

the law firm billing, using a computer, the one or more clients of the law firm for at least some of the financed out-of-pocket costs and for the associated expenses corresponding to the at least some out-of-pocket costs, wherein the billing for corresponding out-of-pocket costs and associated expenses are presented in the same invoice.

53. (Withdrawn) A method according to claim 52 further wherein the first account is a checking account.

54. (Withdrawn) A method according to claim 52 further wherein the second account is a checking account.

55. (Withdrawn) A method according to claim 52 further wherein the second account is maintained specifically to pay out-of-pocket costs for clients of the law firm.

56. (Withdrawn) A method according to claim 52 further comprising:
the law firm using the first account to pay selected out-of-pocket costs incurred for the one or more clients of the law firm; and
the law firm using the at least one second account to pay selected other out-of-pocket costs incurred for clients of the law firm.

57. (Withdrawn) A method according to claim 52 further wherein the financing is provided by a party independent of the law firm.

58. (Withdrawn) A method according to claim 52 further wherein specifying the out-of-pocket cost to be paid comprises entering a check request for the cost.

59. (Previously Presented) A method according to claim 52 further wherein specifying payment of the out-of-pocket cost comprises requesting that the out-of-pocket cost be paid at a future time.

60. (Withdrawn) A method according to claim 52 further wherein the substantially at the same time comprises substantially the same day as arranging to pay the out-of-pocket cost.

61. (Previously Presented) A method according to claim 52 further wherein the substantially at the same time comprises the same month the out-of-pocket cost was arranged to be paid in.

62. (Withdrawn) A method according to claim 52 further comprising determining for a first one of the law firm clients a first duration of time associated with financing an out-of-pocket cost

for the first one of the clients and determining for a second one of the law firm clients a second duration of time associated with financing an out-of-pocket cost for the second one of the law firm clients, wherein the first duration of time is different than the second duration of time, wherein at least some of the associated expenses are determined based in part on the duration of time determined for the respective first and second ones of the law firm clients.

63. (Withdrawn) A method according to claim 52 further comprising associating a first one of the law firm clients with a first fee schedule used to determine an associated expense to the first one of the clients and a second one of the law firm clients with a second fee schedule used to determine an associated expense to the second one of the law firm clients, wherein the first fee schedule is different than the second fee schedule; and wherein each associated expense is based in part on the cost of financing the out-of-pocket costs; and wherein the associated expenses are automatically determined based on the fee schedules associated with each respective first and second ones of the law firm clients.

64. (Withdrawn) A method according to claim 52 further wherein the associated expense comprises a finance charge incurred by the law firm in relation to a particular respective out-of-pocket cost, wherein the finance charge is based substantially on a cost of financing a loan to cover payment of the out-of-pocket cost; wherein the associated expense is based on an assumption of how long the law firm client will take to reimburse the law firm for the out-of-pocket cost; and

further wherein the actual associated expense assessed the particular client is based on when the particular client reimburses the law firm for the out-of-pocket cost, wherein the particular client reimburses the law firm at a time earlier than that assumed to determine the associated expense.

65. (Withdrawn) A method according to claim 52 further comprising:

a independent service provider providing services to the law firm in relation to associated expenses assessed for each of a plurality of the out-of-pocket costs incurred by the law firm for the one or more clients of the law firm.

66. (Withdrawn) A method according to claim 52 further comprising the law firm incurring an obligation to pay an associated expense in relation to each respective out-of-pocket cost.

67. (Withdrawn) A method according to claim 52 further comprising receiving in a law firm accounting system data indicative of a plurality of the out-of-pocket costs for the one or more clients of the law firm and storing an associated expense in relation to at least some of each respective out-of-pocket cost wherein the associated expense.

68. (Previously Presented) A system comprising:

at least one first account for paying at least some expenses incurred by a law firm;

at least one second account;

at least one payment computer program component operable on a computer to generate payments drawn from the at least one second account and wherein the payments are for out-of-pocket costs incurred for one or more clients of the law firm;

a source of funding used to pay at least some of the out-of-pocket costs;

an expense determining computer program component operable on a computer to determine an associated expense for each of at least some of the out-of-pocket costs paid using the source of funding, wherein the associated expense includes a finance charge that is at least in part dependent on financing the out-of-pocket cost for a period of time, wherein the period of time at least in part includes a portion that occurs after the date of invoicing the client for the respective out-of-pocket cost, and further wherein the duration of the period of time is at least in part determined based a length of time between billing and collection for the law firm; and

at least one billing computer program component operable on a computer to generate invoices to bill the one or more clients for at least some of the out-of-pocket costs paid using the

source of funding and for the associated expenses corresponding to the at least some out-of-pocket costs, wherein the billing for corresponding out-of-pocket costs and associated expenses are presented in the same invoice.

69. (Withdrawn) A system according to claim 68 further wherein the first account is a checking account.

70. (Withdrawn) A system according to claim 68 further wherein the second account is a checking account.

71. (Withdrawn) A system according to claim 68 further wherein the second account is maintained specifically to pay out-of-pocket costs for clients of the law firm.

72. (Withdrawn) A system according to claim 68 further wherein the payment computer program component is adapted to permit a user to selectively pay only some of the out-of-pocket costs incurred for the one or more clients of the law firm.

73. (Withdrawn) A system according to claim 68 further including an account financing computer program component operable on a computer to determine an amount of money required to transfer to the second account to fund the cost of out-of-pocket costs paid from the second account.

74. (Withdrawn) A system according to claim 68 further wherein the billing computer program component is adapted to invoice the one or more clients the associated expenses in relation to each respective out-of-pocket cost so that the out-of-pocket cost and the associated expense are on the same invoice for a particular law firm matter.

75. (Withdrawn) A system according to claim 74 further wherein specifying payment of the out-of-pocket cost comprises requesting that the out-of-pocket cost be paid at a future time.

76. (Withdrawn) A system according to claim 74 further wherein the expense is determined substantially on the same day as arranging to pay the out-of-pocket cost.

77. (Withdrawn) A system according to claim 74 further wherein the expense is determined at least substantially near the end of the same month the out-of-pocket cost was arranged to be paid in.

78. (Withdrawn) A system according to claim 68 further wherein the associated expense determining computer program component is further operable on a computer to associate a first one of the law firm clients with a first fee schedule used to determine an associated expense to the first one of the law firm clients and a second one of the law firm clients with a second fee schedule used to determine an associated expense to the second one of the law firm clients, wherein the first fee schedule is different than the second fee schedule and further wherein the associated expense determining computer program component is adapted to automatically determine associated expenses for the respective first one and second one of the law firm clients based on the fee schedules associated with each respective first and second ones of the law firm clients.

79. (Withdrawn) A system according to claim 68 further including an accounting computer program component adapted to record an associated expense anticipated to be incurred by a law firm in relation to a particular respective out-of-pocket cost incurred for a particular client; and further wherein the accounting computer program component is further adapted to record an actual finance charge that is based on when the particular client reimburses the law firm for the out-of-pocket cost.

80. (Withdrawn) A system according to claim 68 further comprising:

a service provider computer program component operable on a computer to record an associated expense billed to the law firm in relation to the out-of-pocket costs incurred by the law firm for the one or more clients of the law firm.

81. (Withdrawn) A system according to claim 68 further comprising a law firm accounting computer program component operable on a computer and adapted to record an obligation of the law firm to pay an associated expense in relation to each respective out-of-pocket cost.

82. (Withdrawn) A system according to claim 68 further comprising a law firm accounting computer program component operable on a computer and adapted to receive data indicative of a plurality of the out-of-pocket costs for the one or more clients of the law firm and record an associated expense in relation to at least some of each respective out-of-pocket cost.

83. (Withdrawn) A method comprising:

a law firm having at least one first account for paying at least some expenses incurred by the law firm;

the law firm using at least one second account to pay out-of-pocket costs incurred for one or more clients of the law firm, wherein at least some of the out-of-pocket costs are financed, and payments are specified for payment using a computer;

determining, using a computer, an associated expense for each of at least some of the financed out-of-pocket costs, wherein the associated expense

- i) includes a finance charge that is at least in part dependent on financing the out-of-pocket cost for a period of time, wherein the period of time at least in part includes a portion that occurs after the date of invoicing the client for the respective out-of-pocket cost, and further wherein the duration of the period of time is at least in part determined based a length of time between billing and collection for the law firm,
- ii) and determined prior to invoicing the client for the associated out-of-pocket cost; and

the law firm billing, using a computer, the one or more clients of the law firm for at least some of the financed out-of-pocket costs and for the associated expenses corresponding to the at least some out-of-pocket costs, wherein the billing for corresponding out-of-pocket costs and associated expenses are presented in the same invoice.

84. (Withdrawn) A method according to claim 83 further wherein the first account is a checking account.

85. (Withdrawn) A method according to claim 83 further wherein the second account is a checking account.

86. (Withdrawn) A method according to claim 83 further wherein the second account is maintained specifically to pay out-of-pocket costs for clients of the law firm.

87. (Withdrawn) A method according to claim 83 further comprising:
the law firm using the first account to pay selected out-of-pocket costs incurred for the one or more clients of the law firm; and
the law firm using the at least one second account to pay selected other out-of-pocket costs incurred for clients of the law firm.

88. (Withdrawn) A method according to claim 83 further wherein the financing is provided by a party independent of the law firm.

89. (Withdrawn) A method according to claim 83 further wherein specifying the out-of-pocket cost to be paid comprises entering a check request for the cost.

90. (Withdrawn) A method according to claim 83 further wherein specifying payment of the out-of-pocket cost comprises requesting that the out-of-pocket cost be paid at a future time.

91. (Withdrawn) A method according to claim 83 further wherein the expense is determined substantially the same day as arranging to pay the out-of-pocket cost.
92. (Withdrawn) A method according to claim 83 further wherein the expense is determined at least substantially near the end of the same month the out-of-pocket cost was arranged to be paid in.
93. (Withdrawn) A method according to claim 83 further comprising determining for a first one of the law firm clients a first duration of time associated with financing an out-of-pocket cost for the first one of the clients and determining for a second one of the law firm clients a second duration of time associated with financing an out-of-pocket cost for the second one of the law firm clients, wherein the first duration of time is different than the second duration of time, wherein at least some of the associated expenses are determined based in part on the duration of time determined for the respective first and second ones of the law firm clients.
94. (Withdrawn) A method according to claim 83 further comprising associating a first one of the law firm clients with a first fee schedule used to determine an associated expense to the first one of the clients and a second one of the law firm clients with a second fee schedule used to determine an associated expense to the second one of the law firm clients, wherein the first fee schedule is different than the second fee schedule; and wherein each associated expense is based in part on the cost of financing the out-of-pocket costs; and wherein the associated expenses are automatically determined based on the fee schedules associated with each respective first and second ones of the law firm clients.
95. (Withdrawn) A method according to claim 83 further wherein the associated expense comprises a finance charge incurred by the law firm in relation to a particular respective out-of-pocket cost, wherein the finance charge is based substantially on a cost of financing a loan to cover payment of the out-of-pocket cost; wherein the associated expense is based on an

assumption of how long the law firm client will take to reimburse the law firm for the out-of-pocket cost; and

further wherein the actual associated expense assessed the particular client is based on when the particular client reimburses the law firm for the out-of-pocket cost, wherein the particular client reimburses the law firm at a time earlier than that assumed to determine the associated expense.

96. (Withdrawn) A method according to claim 83 further comprising:

a independent service provider providing services to the law firm in relation to associated expenses assessed for each of a plurality of the out-of-pocket costs incurred by the law firm for the one or more clients of the law firm.

97. (Withdrawn) A method according to claim 83 further comprising the law firm incurring an obligation to pay an associated expense in relation to each respective out-of-pocket cost.

98. (Withdrawn) A method according to claim 83 further comprising receiving in a law firm accounting system data indicative of a plurality of the out-of-pocket costs for the one or more clients of the law firm and storing an associated expense in relation to at least some of each respective out-of-pocket cost wherein the associated expense.

99. (Withdrawn) A system comprising:

at least one first account for paying at least some expenses incurred by a law firm;

at least one second account;

at least one payment computer program component operable on a computer to generate payments drawn from the at least one second account and wherein the payments are for out-of-pocket costs incurred for one or more clients of the law firm;

a source of funding used to pay at least some of the out-of-pocket costs;

an expense determining computer program component operable on a computer to determine an associated expense for each of at least some of the out-of-pocket costs paid using the source of funding, wherein the associated expense includes a finance charge that is at least in part dependent on financing the out-of-pocket cost for a period of time, wherein the period of time at least in part includes a portion that occurs after the date of invoicing the client for the respective out-of-pocket cost, and further wherein the duration of the period of time is at least in part determined based a length of time between billing and collection for the law firm, and further wherein the expense is determined prior to invoicing the client for the associated out-of-pocket cost; and

at least one billing computer program component operable on a computer to generate invoices to bill the one or more clients for at least some of the out-of-pocket costs paid using the source of funding and for the associated expenses corresponding to the at least some out-of-pocket costs.

100. (Withdrawn) A system according to claim 99 further wherein the first account is a checking account.

101. (Withdrawn) A system according to claim 99 further wherein the second account is a checking account.

102. (Withdrawn) A system according to claim 99 further wherein the second account is maintained specifically to pay out-of-pocket costs for clients of the law firm.

103. (Withdrawn) A system according to claim 99 further wherein the payment computer program component is adapted to permit a user to selectively pay only some of the out-of-pocket costs incurred for the one or more clients of the law firm.

104. (Withdrawn) A system according to claim 99 further including an account financing computer program component operable on a computer to determine an amount of money

required to transfer to the second account to fund the cost of out-of-pocket costs paid from the second account.

105. (Withdrawn) A system according to claim 99 further wherein the billing computer program component is adapted to invoice the one or more clients the associated expenses in relation to each respective out-of-pocket cost so that the out-of-pocket cost and the associated expense are on the same invoice for a particular law firm matter.

106. (Withdrawn) A system according to claim 99 further wherein specifying payment of the out-of-pocket cost comprises requesting that the out-of-pocket cost be paid at a future time.

107. (Withdrawn) A system according to claim 99 further wherein the expense is determined substantially on the same day as arranging to pay the out-of-pocket cost.

108. (Withdrawn) A system according to claim 99 further wherein the expense is determined at least substantially near the end of the same month the out-of-pocket cost was arranged to be paid in.

109. (Withdrawn) A system according to claim 99 further wherein the associated expense determining computer program component is further operable on a computer to associate a first one of the law firm clients with a first fee schedule used to determine an associated expense to the first one of the law firm clients and a second one of the law firm clients with a second fee schedule used to determine an associated expense to the second one of the law firm clients, wherein the first fee schedule is different than the second fee schedule and further wherein the associated expense determining computer program component is adapted to automatically determine associated expenses for the respective first one and second one of the law firm clients

based on the fee schedules associated with each respective first and second ones of the law firm clients.

110. (Withdrawn) A system according to claim 99 further including an accounting computer program component adapted to record an associated expense anticipated to be incurred by a law firm in relation to a particular respective out-of-pocket cost incurred for a particular client; and further wherein the accounting computer program component is further adapted to record an actual finance charge that is based on when the particular client reimburses the law firm for the out-of-pocket cost.

111. (Withdrawn) A system according to claim 99 further comprising:

a service provider computer program component operable on a computer to record an associated expense billed to the law firm in relation to the out-of-pocket costs incurred by the law firm for the one or more clients of the law firm.

112. (Withdrawn) A system according to claim 99 further comprising a law firm accounting computer program component operable on a computer and adapted to record an obligation of the law firm to pay an associated expense in relation to each respective out-of-pocket cost.

113. (Withdrawn) A system according to claim 99 further comprising a law firm accounting computer program component operable on a computer and adapted to receive data indicative of a plurality of the out-of-pocket costs for the one or more clients of the law firm and record an associated expense in relation to at least some of each respective out-of-pocket cost.

114. (Withdrawn) A method comprising:

a law firm arranging to pay out-of-pocket costs incurred for one or more clients of the law firm, wherein at least some of the out-of-pocket costs are financed, and the out-of-pocket costs are specified for payment using a computer;

determining, using a computer, an associated expense for each of at least some of the financed out-of-pocket costs, wherein the associated expense

i) includes a finance charge that is at least in part dependent on financing the out-of-pocket cost for a period of time, wherein the period of time at least in part includes a portion that occurs after the date of invoicing the client for the respective out-of-pocket cost, and

ii) is at least some instances based at least in part on which of the clients the out-of-pocket payment is incurred for; and

the law firm creating an invoice, using a computer, for one or more clients of the law firm for at least some of the financed out-of-pocket costs and for the associated expenses corresponding to the at least some out-of-pocket costs, and further wherein the out-of-pocket cost being billed has not yet been paid by the client to which it is billed.

115. (Withdrawn) A method according to claim 114 further wherein the law firm uses an account maintained specifically to pay out-of-pocket costs for clients of the law firm.

116. (Withdrawn) A method according to claim 114 further wherein the financing is provided by a party independent of the law firm.

117. (Withdrawn) A method according to claim 114 further wherein specifying the out-of-pocket cost to be paid comprises entering a check request for the cost.

118. (Withdrawn) A method according to claim 114 further wherein specifying payment of the out-of-pocket cost comprises requesting that the out-of-pocket cost be paid at a future time.

119. (Withdrawn) A method according to claim 114 further wherein the substantially at the same time comprises substantially the same day as arranging to pay the out-of-pocket cost.

120. (Withdrawn) A method according to claim 114 further wherein the substantially at the same time comprises substantially the same month the out-of-pocket cost was arranged to be paid in.

121. (Withdrawn) A method according to claim 114 further comprising determining for a first one of the law firm clients a first duration of time associated with financing an out-of-pocket cost for the first one of the clients and determining for a second one of the law firm clients a second duration of time associated with financing an out-of-pocket cost for the second one of the law firm clients, wherein the first duration of time is different than the second duration of time, wherein at least some of the associated expenses are determined based in part on the duration of time determined for the respective first and second ones of the law firm clients.

122. (Withdrawn) A method according to claim 114 further comprising associating a first one of the law firm clients with a first fee schedule used to determine an associated expense to the first one of the clients and a second one of the law firm clients with a second fee schedule used to determine an associated expense to the second one of the law firm clients, wherein the first fee schedule is different than the second fee schedule; and wherein each associated expense is based at least in part on the cost of financing the out-of-pocket costs; and wherein the associated expenses are automatically determined based on the fee schedules associated with each respective first and second ones of the law firm clients.

123. (Withdrawn) A method according to claim 114 further wherein the associated expense comprises at least in part a finance charge incurred by the law firm in relation to a particular respective out-of-pocket cost, wherein the finance charge is based substantially on a cost of financing a loan to cover payment of the out-of-pocket cost; wherein the associated expense is

based on an assumption of how long the law firm client will take to reimburse the law firm for the out-of-pocket cost; and

further wherein the actual associated expense assessed the particular client is based on when the particular client reimburses the law firm for the out-of-pocket cost, wherein the particular client reimburses the law firm at a time earlier than that assumed to determine the associated expense.

124. (Withdrawn) A method according to claim 114 further comprising:

an independent service provider providing services to the law firm in relation to associated expenses assessed for each of a plurality of the out-of-pocket costs incurred by the law firm for the one or more clients of the law firm.

125. (Withdrawn) A method according to claim 114 further comprising the law firm incurring an obligation to pay an associated expense in relation to each respective out-of-pocket cost.

126. (Withdrawn) A method according to claim 114 further comprising receiving in a law firm accounting system data indicative of a plurality of the out-of-pocket costs for the one or more clients of the law firm and storing an associated expense in relation to at least some of each respective out-of-pocket cost wherein the associated expense.

127. (Withdrawn) A system comprising:

at least one payment computer program component operable on a computer to generate payments drawn from at least one account and wherein the payments are for out-of-pocket costs incurred for one or more clients of the law firm;

a source of funding used to pay at least some of the out-of-pocket costs;

an expense determining computer program component operable on a computer to determine an associated expense for each of at least some of the out-of-pocket costs paid using the source of funding, wherein the associated expense includes a finance charge that is at least in

part dependent on financing the out-of-pocket cost for a period of time, wherein the period of time at least in part includes a portion that occurs after the date of invoicing the client for the respective out-of-pocket cost, and further wherein the associated expense is at least some instances based at least in part on which of the clients the out-of-pocket payment is incurred for; and

at least one billing computer program component operable on a computer to generate invoices to bill the one or more clients for at least some of the out-of-pocket costs paid using the source of funding and for the associated expenses corresponding to the at least some out-of-pocket costs.

128. (Withdrawn) A system according to claim 127 further wherein the account is a checking account.

129. (Withdrawn) A system according to claim 127 further wherein the account is a checking account.

130. (Withdrawn) A system according to claim 127 further wherein the account is maintained specifically to pay out-of-pocket costs for clients of the law firm.

131. (Withdrawn) A system according to claim 127 further wherein the payment computer program component is adapted to permit a user to selectively pay only some of the out-of-pocket costs incurred for the one or more clients of the law firm.

132. (Withdrawn) A system according to claim 127 further including an account financing computer program component operable on a computer to determine an amount of money required to transfer to the account to fund the cost of out-of-pocket costs paid from the account.

133. (Withdrawn) A system according to claim 127 further wherein the billing computer program component is adapted to invoice the one or more clients the associated expenses in

relation to each respective out-of-pocket cost so that the out-of-pocket cost and the associated expense are on the same invoice for a particular law firm matter.

134. (Withdrawn) A system according to claim 127 further wherein specifying payment of the out-of-pocket cost comprises requesting that the out-of-pocket cost be paid at a future time.

135. (Withdrawn) A system according to claim 127 further wherein the substantially at the same time comprises substantially the same day as arranging to pay the out-of-pocket cost.

136. (Withdrawn) A system according to claim 127 further wherein the substantially at the same time comprises substantially the same month the out-of-pocket cost was arranged to be paid in.

137. (Withdrawn) A system according to claim 127 further wherein the associated expense determining computer program component is further operable on a computer to associate a first one of the law firm clients with a first fee schedule used to determine an associated expense to the first one of the law firm clients and a second one of the law firm clients with a second fee schedule used to determine an associated expense to the second one of the law firm clients, wherein the first fee schedule is different than the second fee schedule and further wherein the associated expense determining computer program component is adapted to automatically determine associated expenses for the respective first one and second one of the law firm clients based on the fee schedules associated with each respective first and second ones of the law firm clients.

138. (Withdrawn) A system according to claim 127 further including an accounting computer program component adapted to record an associated expense anticipated to be incurred by a law firm in relation to a particular respective out-of-pocket cost incurred for a particular client; and

further wherein the accounting computer program component is further adapted to record an actual finance charge that is based on when the particular client reimburses the law firm for the out-of-pocket cost.

139. (Withdrawn) A system according to claim 127 further comprising:

a service provider computer program component operable on a computer to record an associated expense billed to the law firm in relation to the out-of-pocket costs incurred by the law firm for the one or more clients of the law firm.

140. (Withdrawn) A system according to claim 127 further comprising a law firm accounting computer program component operable on a computer and adapted to record an obligation of the law firm to pay an associated expense in relation to each respective out-of-pocket cost.

141. (Withdrawn) A system according to claim 127 further comprising a law firm accounting computer program component operable on a computer and adapted to receive data indicative of a plurality of the out-of-pocket costs for the one or more clients of the law firm and record an associated expense in relation to at least some of each respective out-of-pocket cost.

142. (Withdrawn) A method comprising:

a law firm arranging to pay out-of-pocket costs incurred for one or more clients of the law firm, wherein at least some of the out-of-pocket costs are financed, and the out-of-pocket costs are specified for payment using a computer, wherein the at least some out-of-pocket costs are financed for a period of time, wherein the period of time at least in part includes a portion that occurs after the date of invoicing the client for the respective out-of-pocket cost, and further wherein the duration of the period of time is at least in part determined based a length of time between billing and collection for the law firm;

determining, using a computer, an associated service fee for each of at least some of the financed out-of-pocket costs, wherein the associated service fee is

i) based on a service provided by a third party in relation to payment of the at least some out-of-pocket costs; and

ii) is determined based at least in part on an attribute of a client the associated out-of-pocket cost is paid for; and

the law firm billing, using a computer, the one or more clients of the law firm for at least some of the financed out-of-pocket costs and for the associated service fees corresponding to the at least some out-of-pocket costs.

143. (Withdrawn) A method according to claim 142 further wherein the law firm uses an account maintained specifically to pay out-of-pocket costs for clients of the law firm.

144. (Withdrawn) A method according to claim 142 further wherein the financing is provided by a party independent of the law firm.

145. (Withdrawn) A method according to claim 142 further wherein the attribute is a size of a client.

146. (Withdrawn) A method according to claim 142 further wherein specifying payment of the out-of-pocket cost comprises requesting that the out-of-pocket cost be paid at a future time.

147. (Withdrawn) A method according to claim 142 further wherein the attribute relates to a credit attribute of the client.

148. (Withdrawn) A method according to claim 142 further wherein the billing for corresponding out-of-pocket costs and associated service fees are presented in the same invoice.

149. (Withdrawn) A method according to claim 142 further comprising determining for a first one of the law firm clients a first duration of time associated with financing an out-of-pocket cost for the first one of the clients and determining for a second one of the law firm clients a second duration of time associated with financing an out-of-pocket cost for the second one of the law firm clients, wherein the first duration of time is different than the second duration of time.

150. (Withdrawn) A method according to claim 142 further comprising associating a first one of the law firm clients with a first fee schedule used to determine an associated service fee to the first one of the clients and a second one of the law firm clients with a second fee schedule used to determine an associated service fee to the second one of the law firm clients, wherein the first fee schedule is different than the second fee schedule; and wherein the associated service fees are automatically determined based on the fee schedules associated with each respective first and second ones of the law firm clients.

151. (Withdrawn) A method according to claim 142 further wherein the law firm accounting system interfaces with a computer program component used to determine the service fee.

152. (Withdrawn) A method according to claim 142 further comprising:

the third party providing services to the law firm in relation to associated service fees.

153. (Withdrawn) A method according to claim 142 further comprising the law firm incurring an obligation to pay an associated service fee in relation to each respective out-of-pocket cost.

154. (Withdrawn) A method according to claim 142 further comprising receiving in a law firm accounting system data indicative of a plurality of the out-of-pocket costs for the one or more clients of the law firm and storing an associated service fee in relation to at least some of each respective out-of-pocket cost wherein the associated service fee.

155. (Withdrawn) A system comprising:

at least one payment computer program component operable on a computer to generate payments for out-of-pocket costs incurred for one or more clients of the law firm, and wherein at least some of the out-of-pocket costs are financed for period of time at least in part includes a portion that occurs after the date of invoicing the client for the respective out-of-pocket cost, and further wherein the duration of the period of time is at least in part determined based a length of time between billing and collection for the law firm;

a service fee determining computer program component operable on a computer to determine an associated service fee for each of at least some of the out-of-pocket costs, wherein at least some of the associated service fees for the at least some out-of-pocket costs are determined at least in part based on a fee determination information associated with the respective client for which the out-of-pocket cost is incurred; and

at least one billing computer program component operable on a computer to generate invoices to bill the one or more clients for at least some of the out-of-pocket costs paid using the source of funding and for the associated service fees corresponding to the at least some out-of-pocket costs.

156. (Withdrawn) A system according to claim 155 further wherein the account is a checking account.

157. (Withdrawn) A system according to claim 155 further wherein the account is maintained specifically to pay out-of-pocket costs for clients of the law firm.

158. (Withdrawn) A system according to claim 155 further wherein the payment computer program component is adapted to permit a user to selectively pay only some of the out-of-pocket costs incurred for the one or more clients of the law firm.

159. (Withdrawn) A system according to claim 155 further including an account financing computer program component operable on a computer to determine an amount of money required to transfer to the account to fund the cost of out-of-pocket costs paid from the account.

160. (Withdrawn) A system according to claim 155 further wherein the associated service fee determining computer program component is further operable on a computer to associate a first one of the law firm clients with a first fee schedule used to determine an associated service fee to the first one of the law firm clients and a second one of the law firm clients with a second fee schedule used to determine an associated service fee to the second one of the law firm clients, wherein the first fee schedule is different than the second fee schedule and further wherein the associated service fee determining computer program component is adapted to automatically determine associated service fees for the respective first one and second one of the law firm clients based on the fee schedules associated with each respective first and second ones of the law firm clients.

161. (Withdrawn) A system according to claim 155 further comprising:

a service provider computer program component operable on a computer to record an associated service fee billed to the law firm in relation to the out-of-pocket costs incurred by the law firm for the one or more clients of the law firm.

162. (Withdrawn) A system according to claim 155 further comprising a law firm accounting computer program component operable on a computer and adapted to record an obligation of the law firm to pay an associated service fee in relation to each respective out-of-pocket cost.

163. (Withdrawn) A system according to claim 155 wherein the fee determination information is a fee schedule.

164. (Withdrawn) A system according to claim 155 wherein the fee determination information is a billing plan.

165. (Withdrawn) A system according to claim 155 wherein the fee determination information is a fixed fee or a percentage rate.

166. (Previously Presented) A method comprising:

a law firm having at least one first account for paying at least some expenses incurred by the law firm;

the law firm using at least one second account to pay out-of-pocket costs incurred for one or more clients of the law firm, wherein at least some of the out-of-pocket costs are financed, and payments are specified for payment using a computer;

determining, using a computer, an associated expense for each of at least some of the financed out-of-pocket costs, wherein the associated expense

i) includes a charge that is at least in part assessed in connection with a loan of money for the out-of-pocket cost for a period of time, wherein the period of time at least in part includes a portion that occurs after the date of invoicing the client for the respective out-of-pocket cost, and further wherein the duration of the period of time is at least in part determined based a length of time between billing and collection for the law firm;

ii) and is determined substantially at the same time the corresponding out-of-pocket cost is specified to be paid; and

the law firm billing, using a computer, the one or more clients of the law firm for at least some of the financed out-of-pocket costs and for the associated expenses corresponding to the at least some out-of-pocket costs, wherein the billing for corresponding out-of-pocket costs and associated expenses are presented in the same invoice.

167. (Withdrawn) A method according to claim 166 further wherein the first account is a checking account.

168. (Withdrawn) A method according to claim 166 further wherein the second account is a checking account.

169. (Withdrawn) A method according to claim 166 further wherein the second account is maintained specifically to pay out-of-pocket costs for clients of the law firm.

170. (Withdrawn) A method according to claim 166 further comprising:
the law firm using the first account to pay selected out-of-pocket costs incurred for the one or more clients of the law firm; and
the law firm using the at least one second account to pay selected other out-of-pocket costs incurred for clients of the law firm.

171. (Withdrawn) A method according to claim 166 further wherein the financing is provided by a party independent of the law firm.

172. (Withdrawn) A method according to claim 166 further wherein specifying the out-of-pocket cost to be paid comprises entering a check request for the cost.

173. (Previously Presented) A method according to claim 166 further wherein specifying payment of the out-of-pocket cost comprises requesting that the out-of-pocket cost be paid at a future time.

174. (Previously Presented) A method according to claim 166 further wherein the substantially at the same time comprises substantially the same day as arranging to pay the out-of-pocket cost.

175. (Withdrawn) A method according to claim 166 further wherein the substantially at the same time comprises the same month the out-of-pocket cost was arranged to be paid in.

176. (Withdrawn) A method according to claim 166 further comprising determining for a first one of the law firm clients a first duration of time associated with a loan of money to cover an out-of-pocket cost for the first one of the clients and determining for a second one of the law firm clients a second duration of time associated with a loan of money to cover an out-of-pocket cost for the second one of the law firm clients, wherein the first duration of time is different than the second duration of time, wherein at least some of the associated expenses are determined based in part on the duration of time determined for the respective first and second ones of the law firm clients.

177. (Withdrawn) A method according to claim 166 further comprising associating a first one of the law firm clients with a first fee schedule used to determine an associated expense to the first one of the clients and a second one of the law firm clients with a second fee schedule used to determine an associated expense to the second one of the law firm clients, wherein the first fee schedule is different than the second fee schedule; and wherein each associated expense is based in part on the cost of a loan of money for the out-of-pocket costs; and wherein the associated expenses are automatically determined based on the fee schedules associated with each respective first and second ones of the law firm clients.

178. (Withdrawn) A method according to claim 166 further wherein the associated expense comprises a finance charge incurred by the law firm in relation to a particular respective out-of-pocket cost, wherein the finance charge is based substantially on a cost of financing a loan to cover payment of the out-of-pocket cost; wherein the associated expense is based on an assumption of how long the law firm client will take to reimburse the law firm for the out-of-pocket cost; and

further wherein the actual associated expense assessed the particular client is based on when the particular client reimburses the law firm for the out-of-pocket cost, wherein the particular client reimburses the law firm at a time earlier than that assumed to determine the associated expense.

179. (Withdrawn) A method according to claim 166 further comprising:

a independent service provider providing services to the law firm in relation to associated expenses assessed for each of a plurality of the out-of-pocket costs incurred by the law firm for the one or more clients of the law firm.

180. (Withdrawn) A method according to claim 166 further comprising the law firm incurring an obligation to pay an associated expense in relation to each respective out-of-pocket cost.

181. (Withdrawn) A method according to claim 166 further comprising receiving in a law firm accounting system data indicative of a plurality of the out-of-pocket costs for the one or more clients of the law firm and storing an associated expense in relation to at least some of each respective out-of-pocket cost wherein the associated expense.

182. (Withdrawn) A system comprising:

at least one first account for paying at least some expenses incurred by a law firm;

at least one second account;

at least one payment computer program component operable on a computer to generate payments drawn from the at least one second account and wherein the payments are for out-of-pocket costs incurred for one or more clients of the law firm;

a source of funding used to pay at least some of the out-of-pocket costs;

an expense determining computer program component operable on a computer to determine an associated expense for each of at least some of the out-of-pocket costs paid using the source of funding, wherein the associated expense includes a charge that is at least in part assessed in connection with a loan of money for the out-of-pocket cost for a period of time, wherein the period of time at least in part includes a portion that occurs after the date of invoicing the client for the respective out-of-pocket cost, and further wherein the duration of the

period of time is at least in part determined based a length of time between billing and collection for the law firm; and

at least one billing computer program component operable on a computer to generate invoices to bill the one or more clients for at least some of the out-of-pocket costs paid using the source of funding and for the associated expenses corresponding to the at least some out-of-pocket costs, wherein the billing for corresponding out-of-pocket costs and associated expenses are presented in the same invoice.

183. (Withdrawn) A system according to claim 182 further wherein the first account is a checking account.

184. (Withdrawn) A system according to claim 182 further wherein the second account is a checking account.

185. (Withdrawn) A system according to claim 182 further wherein the second account is maintained specifically to pay out-of-pocket costs for clients of the law firm.

186. (Withdrawn) A system according to claim 182 further wherein the payment computer program component is adapted to permit a user to selectively pay only some of the out-of-pocket costs incurred for the one or more clients of the law firm.

187. (Withdrawn) A system according to claim 182 further including an account financing computer program component operable on a computer to determine an amount of money required to transfer to the second account to fund the cost of out-of-pocket costs paid from the second account.

188. (Withdrawn) A system according to claim 182 further wherein the billing computer program component is adapted to invoice the one or more clients the associated expenses in relation to each respective out-of-pocket cost so that the out-of-pocket cost and the associated expense are on the same invoice for a particular law firm matter.

189. (Withdrawn) A system according to claim 188 further wherein specifying payment of the out-of-pocket cost comprises requesting that the out-of-pocket cost be paid at a future time.

190. (Withdrawn) A system according to claim 188 further wherein the expense is determined substantially on the same day as arranging to pay the out-of-pocket cost.

191. (Withdrawn) A system according to claim 188 further wherein the expense is determined at least substantially near the end of the same month the out-of-pocket cost was arranged to be paid in.

192. (Withdrawn) A system according to claim 182 further wherein the associated expense determining computer program component is further operable on a computer to associate a first one of the law firm clients with a first fee schedule used to determine an associated expense to the first one of the law firm clients and a second one of the law firm clients with a second fee schedule used to determine an associated expense to the second one of the law firm clients, wherein the first fee schedule is different than the second fee schedule and further wherein the associated expense determining computer program component is adapted to automatically determine associated expenses for the respective first one and second one of the law firm clients based on the fee schedules associated with each respective first and second ones of the law firm clients.

193. (Withdrawn) A system according to claim 182 further including an accounting computer program component adapted to record an associated expense anticipated to be incurred by a law firm in relation to a particular respective out-of-pocket cost incurred for a particular client; and further wherein the accounting computer program component is further adapted to record an actual charge that is based on when the particular client reimburses the law firm for the out-of-pocket cost.

194. (Withdrawn) A system according to claim 182 further comprising:

a service provider computer program component operable on a computer to record an associated expense billed to the law firm in relation to the out-of-pocket costs incurred by the law firm for the one or more clients of the law firm.

195. (Withdrawn) A system according to claim 182 further comprising a law firm accounting computer program component operable on a computer and adapted to record an obligation of the law firm to pay an associated expense in relation to each respective out-of-pocket cost.

196. (Withdrawn) A system according to claim 182 further comprising a law firm accounting computer program component operable on a computer and adapted to receive data indicative of a plurality of the out-of-pocket costs for the one or more clients of the law firm and record an associated expense in relation to at least some of each respective out-of-pocket cost.

197. (Withdrawn) A method comprising:

a law firm having at least one first account for paying at least some expenses incurred by the law firm;

the law firm using at least one second account to pay out-of-pocket costs incurred for one or more clients of the law firm, wherein at least some of the out-of-pocket costs are financed, and payments are specified for payment using a computer;

determining, using a computer, an associated expense for each of at least some of the financed out-of-pocket costs, wherein the associated expense

i) includes a charge that is at least in part assessed in connection with a loan of money for the out-of-pocket cost for a period of time, wherein the period of time at least in part includes a portion that occurs after the date of invoicing the client for the respective out-of-pocket cost, and further wherein the duration of the period of time is at least in part determined based a length of time between billing and collection for the law firm,

ii) and determined prior to invoicing the client for the associated out-of-pocket cost; and the law firm billing, using a computer, the one or more clients of the law firm for at least some of the financed out-of-pocket costs and for the associated expenses corresponding to the at least some out-of-pocket costs, wherein the billing for corresponding out-of-pocket costs and associated expenses are presented in the same invoice.

198. (Withdrawn) A method according to claim 197 further wherein the first account is a checking account.

199. (Withdrawn) A method according to claim 197 further wherein the second account is a checking account.

200. (Withdrawn) A method according to claim 197 further wherein the second account is maintained specifically to pay out-of-pocket costs for clients of the law firm.

201. (Withdrawn) A method according to claim 197 further comprising:
the law firm using the first account to pay selected out-of-pocket costs incurred for the one or more clients of the law firm; and
the law firm using the at least one second account to pay selected other out-of-pocket costs incurred for clients of the law firm.

202. (Withdrawn) A method according to claim 197 further wherein the financing is provided by a party independent of the law firm.

203. (Withdrawn) A method according to claim 197 further wherein specifying the out-of-pocket cost to be paid comprises entering a check request for the cost.

204. (Withdrawn) A method according to claim 197 further wherein specifying payment of the out-of-pocket cost comprises requesting that the out-of-pocket cost be paid at a future time.

205. (Withdrawn) A method according to claim 197 further wherein the expense is determined substantially the same day as arranging to pay the out-of-pocket cost.

206. (Withdrawn) A method according to claim 197 further wherein the expense is determined at least substantially near the end of the same month the out-of-pocket cost was arranged to be paid in.

207. (Withdrawn) A method according to claim 197 further comprising determining for a first one of the law firm clients a first duration of time associated with a loan of money to cover an out-of-pocket cost for the first one of the clients and determining for a second one of the law firm clients a second duration of time associated with a loan of money to cover an out-of-pocket cost for the second one of the law firm clients, wherein the first duration of time is different than the second duration of time, wherein at least some of the associated expenses are determined based in part on the duration of time determined for the respective first and second ones of the law firm clients.

208. (Withdrawn) A method according to claim 197 further comprising associating a first one of the law firm clients with a first fee schedule used to determine an associated expense to the first one of the clients and a second one of the law firm clients with a second fee schedule used to determine an associated expense to the second one of the law firm clients, wherein the first fee schedule is different than the second fee schedule; and wherein each associated expense is based in part on the cost of a loan of money for the out-of-pocket costs; and wherein the associated expenses are automatically determined based on the fee schedules associated with each respective first and second ones of the law firm clients.

209. (Withdrawn) A method according to claim 197 further wherein the associated expense comprises a finance charge incurred by the law firm in relation to a particular respective out-of-

pocket cost, wherein the finance charge is based substantially on a cost of financing a loan to cover payment of the out-of-pocket cost; wherein the associated expense is based on an assumption of how long the law firm client will take to reimburse the law firm for the out-of-pocket cost; and

further wherein the actual associated expense assessed the particular client is based on when the particular client reimburses the law firm for the out-of-pocket cost, wherein the particular client reimburses the law firm at a time earlier than that assumed to determine the associated expense.

210. (Withdrawn) A method according to claim 197 further comprising:

a independent service provider providing services to the law firm in relation to associated expenses assessed for each of a plurality of the out-of-pocket costs incurred by the law firm for the one or more clients of the law firm.

211. (Withdrawn) A method according to claim 197 further comprising the law firm incurring an obligation to pay an associated expense in relation to each respective out-of-pocket cost.

212. (Withdrawn) A method according to claim 197 further comprising receiving in a law firm accounting system data indicative of a plurality of the out-of-pocket costs for the one or more clients of the law firm and storing an associated expense in relation to at least some of each respective out-of-pocket cost wherein the associated expense.

213. (Withdrawn) A system comprising:

at least one first account for paying at least some expenses incurred by a law firm;

at least one second account;

at least one payment computer program component operable on a computer to generate payments drawn from the at least one second account and wherein the payments are for out-of-pocket costs incurred for one or more clients of the law firm;

a source of funding used to pay at least some of the out-of-pocket costs;

an expense determining computer program component operable on a computer to determine an associated expense for each of at least some of the out-of-pocket costs paid using the source of funding, wherein the associated expense includes a charge that is at least in part assessed in connection with a loan of money for the out-of-pocket cost for a period of time, wherein the period of time at least in part includes a portion that occurs after the date of invoicing the client for the respective out-of-pocket cost, and further wherein the duration of the period of time is at least in part determined based a length of time between billing and collection for the law firm, and further wherein the expense is determined prior to invoicing the client for the associated out-of-pocket cost; and

at least one billing computer program component operable on a computer to generate invoices to bill the one or more clients for at least some of the out-of-pocket costs paid using the source of funding and for the associated expenses corresponding to the at least some out-of-pocket costs.

214. (Withdrawn) A system according to claim 213 further wherein the first account is a checking account.

215. (Withdrawn) A system according to claim 213 further wherein the second account is a checking account.

216. (Withdrawn) A system according to claim 213 further wherein the second account is maintained specifically to pay out-of-pocket costs for clients of the law firm.

217. (Withdrawn) A system according to claim 213 further wherein the payment computer program component is adapted to permit a user to selectively pay only some of the out-of-pocket costs incurred for the one or more clients of the law firm.

218. (Withdrawn) A system according to claim 213 further including an account financing computer program component operable on a computer to determine an amount of money

required to transfer to the second account to fund the cost of out-of-pocket costs paid from the second account.

219. (Withdrawn) A system according to claim 213 further wherein the billing computer program component is adapted to invoice the one or more clients the associated expenses in relation to each respective out-of-pocket cost so that the out-of-pocket cost and the associated expense are on the same invoice for a particular law firm matter.

220. (Withdrawn) A system according to claim 213 further wherein specifying payment of the out-of-pocket cost comprises requesting that the out-of-pocket cost be paid at a future time.

221. (Withdrawn) A system according to claim 213 further wherein the expense is determined substantially on the same day as arranging to pay the out-of-pocket cost.

222. (Withdrawn) A system according to claim 213 further wherein the expense is determined at least substantially near the end of the same month the out-of-pocket cost was arranged to be paid in.

223. (Withdrawn) A system according to claim 213 further wherein the associated expense determining computer program component is further operable on a computer to associate a first one of the law firm clients with a first fee schedule used to determine an associated expense to the first one of the law firm clients and a second one of the law firm clients with a second fee schedule used to determine an associated expense to the second one of the law firm clients, wherein the first fee schedule is different than the second fee schedule and further wherein the associated expense determining computer program component is adapted to automatically determine associated expenses for the respective first one and second one of the law firm clients

based on the fee schedules associated with each respective first and second ones of the law firm clients.

224. (Withdrawn) A system according to claim 213 further including an accounting computer program component adapted to record an associated expense anticipated to be incurred by a law firm in relation to a particular respective out-of-pocket cost incurred for a particular client; and further wherein the accounting computer program component is further adapted to record an actual charge that is based on when the particular client reimburses the law firm for the out-of-pocket cost.

225. (Withdrawn) A system according to claim 213 further comprising:

a service provider computer program component operable on a computer to record an associated expense billed to the law firm in relation to the out-of-pocket costs incurred by the law firm for the one or more clients of the law firm.

226. (Withdrawn) A system according to claim 213 further comprising a law firm accounting computer program component operable on a computer and adapted to record an obligation of the law firm to pay an associated expense in relation to each respective out-of-pocket cost.

227. (Withdrawn) A system according to claim 213 further comprising a law firm accounting computer program component operable on a computer and adapted to receive data indicative of a plurality of the out-of-pocket costs for the one or more clients of the law firm and record an associated expense in relation to at least some of each respective out-of-pocket cost.

228. (Withdrawn) A method comprising:

a law firm arranging to pay out-of-pocket costs incurred for one or more clients of the law firm, wherein at least some of the out-of-pocket costs are financed, and the out-of-pocket costs are specified for payment using a computer;

determining, using a computer, an associated expense for each of at least some of the financed out-of-pocket costs, wherein the associated expense

i) includes a charge that is at least in part assessed in connection with a loan of money for the out-of-pocket cost for a period of time, wherein the period of time at least in part includes a portion that occurs after the date of invoicing the client for the respective out-of-pocket cost, and

ii) is at least some instances based at least in part on which of the clients the out-of-pocket payment is incurred for; and

the law firm creating an invoice, using a computer, for one or more clients of the law firm for at least some of the financed out-of-pocket costs and for the associated expenses corresponding to the at least some out-of-pocket costs, and further wherein the out-of-pocket cost being billed has not yet been paid by the client to which it is billed.

229. (Withdrawn) A method according to claim 228 further wherein the law firm uses an account maintained specifically to pay out-of-pocket costs for clients of the law firm.

230. (Withdrawn) A method according to claim 228 further wherein the financing is provided by a party independent of the law firm.

231. (Withdrawn) A method according to claim 228 further wherein specifying the out-of-pocket cost to be paid comprises entering a check request for the cost.

232. (Withdrawn) A method according to claim 228 further wherein specifying payment of the out-of-pocket cost comprises requesting that the out-of-pocket cost be paid at a future time.

233. (Withdrawn) A method according to claim 228 further wherein the substantially at the same time comprises substantially the same day as arranging to pay the out-of-pocket cost.

234. (Withdrawn) A method according to claim 228 further wherein the substantially at the same time comprises substantially the same month the out-of-pocket cost was arranged to be paid in.

235. (Withdrawn) A method according to claim 228 further comprising determining for a first one of the law firm clients a first duration of time associated with a loan of money to cover an out-of-pocket cost for the first one of the clients and determining for a second one of the law firm clients a second duration of time associated with a loan of money to cover an out-of-pocket cost for the second one of the law firm clients, wherein the first duration of time is different than the second duration of time, wherein at least some of the associated expenses are determined based in part on the duration of time determined for the respective first and second ones of the law firm clients.

236. (Withdrawn) A method according to claim 228 further comprising associating a first one of the law firm clients with a first fee schedule used to determine an associated expense to the first one of the clients and a second one of the law firm clients with a second fee schedule used to determine an associated expense to the second one of the law firm clients, wherein the first fee schedule is different than the second fee schedule; and wherein each associated expense is based at least in part on the cost of a loan of money for the out-of-pocket costs; and wherein the associated expenses are automatically determined based on the fee schedules associated with each respective first and second ones of the law firm clients.

237. (Withdrawn) A method according to claim 228 further wherein the associated expense comprises at least in part a finance charge incurred by the law firm in relation to a particular respective out-of-pocket cost, wherein the finance charge is based substantially on a cost of financing a loan to cover payment of the out-of-pocket cost; wherein the associated expense is

based on an assumption of how long the law firm client will take to reimburse the law firm for the out-of-pocket cost; and

further wherein the actual associated expense assessed the particular client is based on when the particular client reimburses the law firm for the out-of-pocket cost, wherein the particular client reimburses the law firm at a time earlier than that assumed to determine the associated expense.

238. (Withdrawn) A method according to claim 228 further comprising:

an independent service provider providing services to the law firm in relation to associated expenses assessed for each of a plurality of the out-of-pocket costs incurred by the law firm for the one or more clients of the law firm.

239. (Withdrawn) A method according to claim 228 further comprising the law firm incurring an obligation to pay an associated expense in relation to each respective out-of-pocket cost.

240. (Withdrawn) A method according to claim 228 further comprising receiving in a law firm accounting system data indicative of a plurality of the out-of-pocket costs for the one or more clients of the law firm and storing an associated expense in relation to at least some of each respective out-of-pocket cost wherein the associated expense.

241. (Withdrawn) A system comprising:

at least one payment computer program component operable on a computer to generate payments drawn from at least one account and wherein the payments are for out-of-pocket costs incurred for one or more clients of the law firm;

a source of funding used to pay at least some of the out-of-pocket costs;

an expense determining computer program component operable on a computer to determine an associated expense for each of at least some of the out-of-pocket costs paid using the source of funding, wherein the associated expense includes a charge that is at least in part

assessed in connection with a loan of money for the out-of-pocket cost for a period of time, wherein the period of time at least in part includes a portion that occurs after the date of invoicing the client for the respective out-of-pocket cost, and further wherein the associated expense is at least some instances based at least in part on which of the clients the out-of-pocket payment is incurred for; and

at least one billing computer program component operable on a computer to generate invoices to bill the one or more clients for at least some of the out-of-pocket costs paid using the source of funding and for the associated expenses corresponding to the at least some out-of-pocket costs.

242. (Withdrawn) A system according to claim 241 further wherein the account is a checking account.

243. (Withdrawn) A system according to claim 241 further wherein the account is a checking account.

244. (Withdrawn) A system according to claim 241 further wherein the account is maintained specifically to pay out-of-pocket costs for clients of the law firm.

245. (Withdrawn) A system according to claim 241 further wherein the payment computer program component is adapted to permit a user to selectively pay only some of the out-of-pocket costs incurred for the one or more clients of the law firm.

246. (Withdrawn) A system according to claim 241 further including an account financing computer program component operable on a computer to determine an amount of money required to transfer to the account to fund the cost of out-of-pocket costs paid from the account.

247. (Withdrawn) A system according to claim 241 further wherein the billing computer program component is adapted to invoice the one or more clients the associated expenses in relation to each respective out-of-pocket cost so that the out-of-pocket cost and the associated expense are on the same invoice for a particular law firm matter.

248. (Withdrawn) A system according to claim 241 further wherein specifying payment of the out-of-pocket cost comprises requesting that the out-of-pocket cost be paid at a future time.

249. (Withdrawn) A system according to claim 241 further wherein the substantially at the same time comprises substantially the same day as arranging to pay the out-of-pocket cost.

250. (Withdrawn) A system according to claim 241 further wherein the substantially at the same time comprises substantially the same month the out-of-pocket cost was arranged to be paid in.

251. (Withdrawn) A system according to claim 241 further wherein the associated expense determining computer program component is further operable on a computer to associate a first one of the law firm clients with a first fee schedule used to determine an associated expense to the first one of the law firm clients and a second one of the law firm clients with a second fee schedule used to determine an associated expense to the second one of the law firm clients, wherein the first fee schedule is different than the second fee schedule and further wherein the associated expense determining computer program component is adapted to automatically determine associated expenses for the respective first one and second one of the law firm clients based on the fee schedules associated with each respective first and second ones of the law firm clients.

252. (Withdrawn) A system according to claim 241 further including an accounting computer program component adapted to record an associated expense anticipated to be incurred by a law firm in relation to a particular respective out-of-pocket cost incurred for a particular client; and further wherein the accounting computer program component is further adapted to record an actual charge that is based on when the particular client reimburses the law firm for the out-of-pocket cost.

253. (Withdrawn) A system according to claim 241 further comprising:

a service provider computer program component operable on a computer to record an associated expense billed to the law firm in relation to the out-of-pocket costs incurred by the law firm for the one or more clients of the law firm.

254. (Withdrawn) A system according to claim 241 further comprising a law firm accounting computer program component operable on a computer and adapted to record an obligation of the law firm to pay an associated expense in relation to each respective out-of-pocket cost.

255. (Withdrawn) A system according to claim 241 further comprising a law firm accounting computer program component operable on a computer and adapted to receive data indicative of a plurality of the out-of-pocket costs for the one or more clients of the law firm and record an associated expense in relation to at least some of each respective out-of-pocket cost.

256. (Withdrawn) A method comprising:

a law firm arranging to pay out-of-pocket costs incurred for one or more clients of the law firm, wherein at least some of the out-of-pocket costs are covered with a loan of money, and the out-of-pocket costs are specified for payment using a computer, wherein the at least some out-of-pocket costs are covered by a loan of money for a period of time, wherein the period of time at least in part includes a portion that occurs after the date of invoicing the client for the respective out-of-pocket cost, and further wherein the duration of the period of time is at least in part determined based a length of time between billing and collection for the law firm;

determining, using a computer, an associated service fee for each of at least some of the out-of-pocket costs covered with a loan of money, wherein the associated service fee is

i) based on a service provided by a third party in relation to payment of the at least some out-of-pocket costs; and

ii) is determined based at least in part on an attribute of a client the associated out-

of-pocket cost is paid for; and

the law firm billing, using a computer, the one or more clients of the law firm for at least some of the out-of-pocket costs covered with a loan of money and for the associated service fees corresponding to the at least some out-of-pocket costs.

257. (Withdrawn) A method according to claim 256 further wherein the law firm uses an account maintained specifically to pay out-of-pocket costs for clients of the law firm.

258. (Withdrawn) A method according to claim 256 further wherein the financing is provided by a party independent of the law firm.

259. (Withdrawn) A method according to claim 256 further wherein the attribute is a size of a client.

260. (Withdrawn) A method according to claim 256 further wherein specifying payment of the out-of-pocket cost comprises requesting that the out-of-pocket cost be paid at a future time.

261. (Withdrawn) A method according to claim 256 further wherein the attribute relates to a credit attribute of the client.

262. (Withdrawn) A method according to claim 256 further wherein the billing for corresponding out-of-pocket costs and associated service fees are presented in the same invoice.

263. (Withdrawn) A method according to claim 256 further comprising determining for a first one of the law firm clients a first duration of time associated with a loan of money to cover an out-of-pocket cost for the first one of the clients and determining for a second one of the law firm clients a second duration of time associated with a loan of money to cover an out-of-pocket cost

for the second one of the law firm clients, wherein the first duration of time is different than the second duration of time.

264. (Withdrawn) A method according to claim 256 further comprising associating a first one of the law firm clients with a first fee schedule used to determine an associated service fee to the first one of the clients and a second one of the law firm clients with a second fee schedule used to determine an associated service fee to the second one of the law firm clients, wherein the first fee schedule is different than the second fee schedule; and wherein the associated service fees are automatically determined based on the fee schedules associated with each respective first and second ones of the law firm clients.

265. (Withdrawn) A method according to claim 256 further wherein the law firm accounting system interfaces with a computer program component used to determine the service fee.

266. (Withdrawn) A method according to claim 256 further comprising:
the third party providing services to the law firm in relation to associated service fees.

267. (Withdrawn) A method according to claim 256 further comprising the law firm incurring an obligation to pay an associated service fee in relation to each respective out-of-pocket cost.

268. (Withdrawn) A method according to claim 256 further comprising receiving in a law firm accounting system data indicative of a plurality of the out-of-pocket costs for the one or more clients of the law firm and storing an associated service fee in relation to at least some of each respective out-of-pocket cost wherein the associated service fee.

269. (Withdrawn) A system comprising:

at least one payment computer program component operable on a computer to generate payments for out-of-pocket costs incurred for one or more clients of the law firm, and wherein at least some of the out-of-pocket costs are covered with a loan of money for a period of time that at least in part includes a portion that occurs after the date of invoicing the client for the respective out-of-pocket cost, and further wherein the duration of the period of time is at least in part determined based a length of time between billing and collection for the law firm;

a service fee determining computer program component operable on a computer to determine an associated service fee for each of at least some of the out-of-pocket costs, wherein at least some of the associated service fees for the at least some out-of-pocket costs are determined at least in part based on a fee determination information associated with the respective client for which the out-of-pocket cost is incurred; and

at least one billing computer program component operable on a computer to generate invoices to bill the one or more clients for at least some of the out-of-pocket costs paid using the loan of money and for the associated service fees corresponding to the at least some out-of-pocket costs.

270. (Withdrawn) A system according to claim 269 further wherein the account is a checking account.

271. (Withdrawn) A system according to claim 269 further wherein the account is maintained specifically to pay out-of-pocket costs for clients of the law firm.

272. (Withdrawn) A system according to claim 269 further wherein the payment computer program component is adapted to permit a user to selectively pay only some of the out-of-pocket costs incurred for the one or more clients of the law firm.

273. (Withdrawn) A system according to claim 269 further including an account financing computer program component operable on a computer to determine an amount of money required to transfer to the account to fund the cost of out-of-pocket costs paid from the account.

274. (Withdrawn) A system according to claim 269 further wherein the associated service fee determining computer program component is further operable on a computer to associate a first one of the law firm clients with a first fee schedule used to determine an associated service fee to the first one of the law firm clients and a second one of the law firm clients with a second fee schedule used to determine an associated service fee to the second one of the law firm clients, wherein the first fee schedule is different than the second fee schedule and further wherein the associated service fee determining computer program component is adapted to automatically determine associated service fees for the respective first one and second one of the law firm clients based on the fee schedules associated with each respective first and second ones of the law firm clients.

275. (Withdrawn) A system according to claim 269 further comprising:

a service provider computer program component operable on a computer to record an associated service fee billed to the law firm in relation to the out-of-pocket costs incurred by the law firm for the one or more clients of the law firm.

276. (Withdrawn) A system according to claim 269 further comprising a law firm accounting computer program component operable on a computer and adapted to record an obligation of the law firm to pay an associated service fee in relation to each respective out-of-pocket cost.

277. (Withdrawn) A system according to claim 269 wherein the fee determination information is a fee schedule.

278. (Withdrawn) A system according to claim 269 wherein the fee determination information is a billing plan.

279. (Withdrawn) A system according to claim 269 wherein the fee determination information is a fixed fee or a percentage rate.

280. (Withdrawn) A method according to claim 166 further including a party independent of the law firm billing the law firm for all or a portion of the associated expense.

281. (Withdrawn) A method according to claim 280 further wherein the law firm bills the clients for the associated expense as a disbursement.

282. (Withdrawn) A system according to claim 182 further including at least one computer program component adapted to generate an invoice from a party independent of the law firm to the law firm for all or a portion of the associated expense.

283. (Withdrawn) A method according to claim 282 further including at least one computer program component adapted to generate a law firm invoice wherein the associated expense is represented as a disbursement to the clients.

284. (Withdrawn) A method according to claim 197 further including a party independent of the law firm billing the law firm for all or a portion of the associated expense.

285. (Withdrawn) A method according to claim 284 further wherein the law firm bills the clients for the associated expense as a disbursement.

286. (Withdrawn) A system according to claim 228 further including at least one computer program component adapted to generate an invoice from a party independent of the law firm to the law firm for all or a portion of the associated expense.

287. (Withdrawn) A method according to claim 286 further including at least one computer program component adapted to generate a law firm invoice wherein the associated expense is represented as a disbursement to the clients.

288. (Withdrawn) A method according to claim 241 further including a party independent of the law firm billing the law firm for all or a portion of the associated expense.

289. (Withdrawn) A method according to claim 288 further wherein the law firm bills the clients for the associated expense as a disbursement.

290. (Withdrawn) A system according to claim 256 further including at least one computer program component adapted to generate an invoice from a party independent of the law firm to the law firm for all or a portion of the associated expense.

291. (Withdrawn) A method according to claim 290 further including at least one computer program component adapted to generate a law firm invoice wherein the associated expense is represented as a disbursement to the clients.

292. (Withdrawn) A method according to claim 269 further including a party independent of the law firm billing the law firm for all or a portion of the associated expense.

293. (Withdrawn) A method according to claim 292 further wherein the law firm bills the clients for the associated expense as a disbursement.